

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:  
CAROL TAYLOR LAGREDELLE  
Debtor(s)

Case No. 17-00338

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/05/2017.
- 2) The plan was confirmed on 03/07/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/08/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/08/2019.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$6,520.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$6,520.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,954.40
Court Costs	\$0.00
Trustee Expenses & Compensation	\$295.94
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,250.34**

Attorney fees paid and disclosed by debtor: \$167.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE FINANCIAL FCI	Secured	5,990.00	6,070.88	5,990.00	1,001.48	450.04
ADVANCE FINANCIAL FCI	Unsecured	NA	NA	80.88	0.00	0.00
AVANT	Unsecured	1,352.00	1,283.54	1,283.54	0.00	0.00
CAVALRY INVESTMENTS	Unsecured	NA	526.36	526.36	0.00	0.00
CHASE CARD MEMBER SERVICE	Unsecured	1,858.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	196.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,862.00	1,811.65	1,811.65	0.00	0.00
ECMC	Unsecured	11,544.00	16,252.25	16,252.25	0.00	0.00
ECMC	Unsecured	8,141.00	18,954.59	18,954.59	0.00	0.00
GREAT AMERICAN FINANCE	Secured	NA	670.00	670.00	0.00	0.00
GREAT AMERICAN FINANCE	Unsecured	1,035.00	360.97	1,030.97	0.00	0.00
HARRIS & HARRIS	Unsecured	1,000.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	NA	602.00	602.00	0.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	40.64	40.64	0.00	0.00
MIDLAND FUNDING	Unsecured	NA	1,897.76	1,897.76	0.00	0.00
NAVIENT	Unsecured	7,141.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	7,407.00	NA	NA	0.00	0.00
NELNET	Unsecured	36,382.00	NA	NA	0.00	0.00
NELNET	Unsecured	25,238.00	NA	NA	0.00	0.00
NORDSTROM	Unsecured	1,281.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	4,009.00	4,009.70	4,009.70	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	413.00	418.55	418.55	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	2,581.93	2,581.93	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	831.00	753.13	753.94	0.00	0.00
QUANTUM3 GROUP LLC	Secured	3,776.00	3,776.81	3,776.00	1,777.60	40.54
QUANTUM3 GROUP LLC	Unsecured	NA	NA	0.81	0.00	0.00
SYNCB/VALUE CITY FURNI	Unsecured	1,766.00	NA	NA	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	54,089.00	54,284.15	54,284.15	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	28,634.00	28,737.82	28,737.82	0.00	0.00
WELLS FARGO	Secured	140,314.00	156,753.78	0.00	0.00	0.00
WELLS FARGO	Unsecured	20,115.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO	Secured	NA	11,912.53	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,990.00	\$1,001.48	\$450.04
All Other Secured	\$4,446.00	\$1,777.60	\$40.54
<b>TOTAL SECURED:</b>	<b>\$10,436.00</b>	<b>\$2,779.08</b>	<b>\$490.58</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$602.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$602.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$132,665.54</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration                            \$3,250.34  
Disbursements to Creditors                            \$3,269.66

**TOTAL DISBURSEMENTS :**                            **\$6,520.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/12/2019

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.